

## **AMENDMENTS TO THE CLAIMS**

1. **(Withdrawn)** A predatory lending detection system, comprising: means for receiving loan information pertaining to one or more loans; means for storing general loan information; and means for processing the loan information for each loan to detect predatory lending without requiring knowledge of predatory lending laws on the part of a user of the system.
2. **(Withdrawn)** The predatory lending detection system of claim 1, wherein the processing means comprising means for comparing the loan information for each loan to one or more of the predatory lending laws applicable to the loan and to the general loan information to detect one or more variances therebetween, each variance having a certain degree, and means for scoring each variance based upon the degree thereof to determine a risk category for each loan based on the sum of the scores for each detected variance associated therewith.
3. **(Withdrawn)** The predatory lending detection system of claim 1, further comprising means for notifying a user of the system when one or more variances are detected.

4. **(Withdrawn)** The predatory lending detection system of claim 3, wherein the processing means further comprises means for determining one or more steps needed to resolve each detected variance, and wherein the notification means further comprises notifying the user of each detected variance and the one or more steps needed to resolve it.
5. **(Withdrawn)** The predatory lending detection system of claim 1, further comprising means for tracking the status of each detected variance associated with each loan.
6. **(Withdrawn)** The predatory lending detection system of claim 1, wherein the predatory lending laws include at least one of a city, county and state law, the loan information includes a city, county and state in which each loan is to be closed, and the processing means further comprises: means for identifying the city, county and state associated with each loan; and means for applying the predatory lending laws of the identified city, county and state to the loan information for each loan.
7. **(Withdrawn)** The predatory lending detection system of claim 1, wherein the system is web-enabled.
8. **(Withdrawn)** The predatory lending detection system of claim 1, wherein the processing means further comprises means for detecting fraud in connection with the loan based on the detected variances.

9. **(Withdrawn)** A predatory lending detection system, comprising: a receiving mechanism being adapted to receive loan information pertaining to one or more loans; a storage device being adapted to store general loan information; and a processor being adapted to process the information for each loan to detect predatory lending without requiring knowledge of predatory lending laws on the part of a user of the system.

10. **(Withdrawn)** The predatory lending detection system of claim 9, wherein the processor comprises a comparator being adapted to compare the information for each loan to a plurality of predatory lending laws applicable to the loan and to the general loan information to detect one or more variances therebetween, each variance having a certain degree, and a scoring mechanism being adapted to score each variance based upon the degree thereof to determine a risk category for each loan based on the sum of the scores for each detected variance associated therewith.

11. **(Withdrawn)** The predatory lending detection system of claim 9, further comprising a notification mechanism being adapted to notify a user of the system when one or more variances are detected.

12. **(Withdrawn)** The predatory lending detection system of claim 11, wherein the processor is further adapted to determine one or more steps needed to resolve each detected variance, and wherein the notification mechanism is further adapted to notify the user of each detected variance and the one or more steps needed to resolve it.

13. **(Withdrawn)** The predatory lending detection system of claim 9, wherein the processor is further adapted to track the status of each detected variance associated with each loan.

14. **(Withdrawn)** The predatory lending detection system of claim 9, wherein the predatory lending laws include at least one of a city, county and state law, the loan information includes a city, county and state laws in which the loan is to be closed, and the processor is further adapted to identify the city, county and state associated with each loan and to apply the predatory lending laws of the identified city, county and state to the loan information for each loan.

15. **(Withdrawn)** The predatory lending detection system of claim 9, wherein the system is web-enabled.

16. **(Withdrawn)** The predatory lending detection system of claim 9, wherein the processor further comprises a detector being adapted to detect fraud in connection with the loan based on the detected variances.

17. **(Withdrawn)** A predatory lending detection system, comprising: a receiving mechanism being adapted to receive information pertaining to one or more loans; a storage device being adapted to store general loan information; and a processor being adapted to process the loan information to calculate a score for each variance between the loan information and at least one of a plurality of predatory lending laws and the general loan information.

18. **(Withdrawn)** The predatory lending detection system of claim 17, wherein the processor is further adapted to process all of the scores calculated in association with each loan to determine a risk category for each loan based on the sum of the scores.

19. **(Withdrawn)** The predatory lending detection system of claim 17, further comprising a detector being adapted to detect fraud in connection with the loan based on all variances associated therewith.

20. **(Withdrawn)** The predatory lending detection system of claim 17, wherein the processor is further adapted to track the status of each detected variance associated with each loan.

21. **(Withdrawn)** The predatory lending detection system of claim 17, wherein the system is web-enabled.

22. **(Withdrawn)** A computer-readable medium whose contents cause a computer system to detect predatory lending in connection with one or more loans by performing the steps of: receiving information pertaining to the one or more loans; storing general loan information; comparing the information for each loan to a plurality of predatory lending laws and to the general loan information to detect one or more variances therebetween, each variance having a certain degree; and scoring each variance based upon the degree thereof, whereby knowledge of the predatory lending laws on behalf of a user of the system is not required.

23. **(Withdrawn)** The medium of claim 22, further comprising the step of determining a risk category for each loan based on the sum of the scores for each detected variance associated therewith.

24. **(Withdrawn)** The medium of claim 22, further comprising the step of notifying a user of the system when one or more variances are detected.

25. **(Withdrawn)** The medium of claim 24, further comprising the step of determining one or more steps needed to resolve each detected variance, and notifying the user of each detected variance and the one or more steps necessary to resolve it.

26. **(Withdrawn)** The medium of claim 22, further comprising the step of tracking the status of each detected variance associated with each loan.

27. **(Withdrawn)** The medium of claim 22, wherein the predatory lending laws include at least one of a city, county and state laws, the loan information includes the city, county and state in which each loan is to be closed, and further comprising the steps of: identifying the city, county and state associated with each loan; and applying the predatory lending laws of the identified city, county and state to the loan information for each loan.

28. **(Withdrawn)** The medium of claim 22, further comprising the step of detecting fraud in connection with the loan based on the one or more detected variances.

29. **(Currently Amended)** A computer-implemented method of detecting predatory lending in connection with one or more loans, comprising:

receiving information pertaining to the one or more loans;

storing general loan information;

comparing the information for each loan to a plurality of predatory lending laws and to the general loan information to detect one or more variances therebetween, each variance having a certain degree;

scoring each variance based upon the degree thereof, whereby knowledge of the predatory lending laws on behalf of a user of the system is not required; and

calculating a total risk score for each loan based on scored variances;

assigning a risk category to the loan based on the total risk score; and

~~reporting a~~ displaying the total risk score and the risk category for each loan to a user of the system.



30. **(Currently Amended)** The method of claim 29, wherein the step of assigning the risk category further comprising comprises determining a the risk category for each loan based on ~~the~~ a sum of the scores for each detected variance associated therewith.

31. **(Original)** The method of claim 29, further comprising notifying a user of the system when one or more variances are detected.

32. **(Original)** The method of claim 31, further comprising determining one or more steps needed to resolve each detected variance, and notifying the user of each detected variance and the one or more steps necessary to resolve it.

33. **(Original)** The method of claim 29, further comprising tracking the status of each detected variance associated with each loan.

34. **(Original)** The method of claim 29, wherein the predatory lending laws include at least one of a city, county and state law, the loan information includes the city, county and state in which the loan is to be closed, and further comprising the steps of: identifying the city, county and state laws associated with each loan; and applying the predatory lending laws of the identified city, county and state to the loan information for each loan.

35. **(Original)** The method of claim 29, further comprising detecting fraud in connection with the loan based on the one or more detected variances.

36. **(Original)** The method of claim 29, wherein the method is implemented in a web-based environment.

37. **(Cancelled)**

38. **(Currently Amended)** The method of claim ~~37~~, 30, wherein the step of determining displaying the total risk score and the risk category for each loan comprises assigning displaying a pass status indicator to a loan user if the sum of the scores falls within a first score range.

39. **(Currently Amended)** The method of claim ~~38~~, 30, wherein the step of determining displaying the total risk score and the risk category for each loan comprises assigning displaying a high risk status indicator to a loan user if the sum of the scores falls within a second score range.

40. **(Currently Amended)** The method of claim ~~39~~, 30, wherein the step of determining displaying the total risk score and the risk category for each loan comprises assigning displaying an investigate status indicator to a loan user if the sum of the scores falls within a third score range.